

In re:
Michael Gordon
Meghan Gordon
Debtors

Case No. 20-12102-amc
Chapter 13

District/off: 0313-2

User: admin

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Date Rcvd: Jun 18, 2025

Form ID: 3180W

Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol

Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2025:

Recip ID	Recipient Name and Address
db	Michael Gordon, 847 Cricket Rd, Secane, PA 19018-3306
jdb	Meghan Gordon, 847 Cricket Rd, Secane, PA 19018-3306

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address Email/Text:	Date/Time	Recipient Name and Address
smg	megan.harper@phila.gov	Jun 19 2025 01:55:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jun 19 2025 04:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14513094	EDI: ATLASACQU	Jun 19 2025 04:37:00	Atlas Acquisitions LLC, CO Avi Schild, 492C Cedar Lane, Ste 442, Teaneck NJ 07666
14507923	Email/PDF: bncnotices@becket-lee.com	Jun 19 2025 02:14:56	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14501797	+ EDI: BANKAMER2	Jun 19 2025 04:37:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14502024	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 19 2025 02:03:59	CW Nexus Credit Card Holdings 1, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14507731	+ EDI: AIS.COM	Jun 19 2025 04:43:00	Capital One Bank (USA), N.A., by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14513563	EDI: CITICORP	Jun 19 2025 04:37:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14499149	EDI: DISCOVER	Jun 19 2025 04:37:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14508236	Email/Text: ECMCBKNotices@ecmc.org	Jun 19 2025 01:55:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
14502023	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 19 2025 01:31:29	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14786739	+ EDI: AISMIDFIRST	Jun 19 2025 04:37:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
14507391	+ EDI: JEFFERSONCAP.COM	Jun 19 2025 04:43:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14513997	EDI: Q3G.COM	Jun 19 2025 04:37:00	Quantum3 Group LLC as agent for, Comenity

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14513998	EDI: Q3G.COM	Jun 19 2025 04:37:00	Bank, PO Box 788, Kirkland, WA 98083-0788
14501072	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 19 2025 01:55:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14508149	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Jun 19 2025 02:02:32	SANTANDER CONSUMER USA INC., P.O. BOX 961245, FORT WORTH, TX 76161-0244
14510499	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Jun 19 2025 02:35:42	Wells Fargo Bank, N.A., Wells Fargo Education Financial Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
			Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 20, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 17, 2025 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmllawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmllawgroup.com
MATTHEW K. FISSEL	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmllawgroup.com, matthew.fissel@brockandscott.com
ROBERT H. HOLBER	on behalf of Debtor Michael Gordon rholber@holber.com LawOfficeofRobertHHolberPC@jubileebk.net
ROBERT H. HOLBER	on behalf of Joint Debtor Meghan Gordon rholber@holber.com LawOfficeofRobertHHolberPC@jubileebk.net
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

Information to identify the case:			
Debtor 1	Michael Gordon		
First Name	Middle Name	Last Name	
Debtor 2	Meghan Gordon		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 20-12102-amc			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael Gordon

Meghan Gordon

6/17/25

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.